

Information to identify the case:

Debtor 1	Margaret M.. Farina	Social Security number or ITIN	xxx-xx-9945
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20440-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Margaret M.. Farina

8/20/18**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Margaret M.. Farina
Debtor

Case No. 18-20440-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 60

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db Margaret M.. Farina, 165 Weaver Ave, Bloomfield, NJ 07003-4923
517548105 #Alltran Education, 840 S Frontage Rd, Woodridge, IL 60517-4900
517548108 City Court of White Plains, Parking Violations, PO Box 6500, White Plains, NY 10602-6500
517548109 +Constar Financial Services LLKC, 10400 N 25th Ave Ste, Phoenix, AZ 85021-1610
517548111 Debt Rec Sol, 6800 Jericho Tpke, Syosset, NY 11791-4436
517548112 Delaware Department of Transportation, PO Box 697, Dover, DE 19903-0697
517548113 Delaware River & Bay Authority, NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971
517548116 Erik C Cruz, 638 Mantoloking Rd, Brick, NJ 08723-5544
517548119 Hackensack Meridan Health Mountainside, PO Box 417618, Boston, MA 02241-7618
517548121 Hilltop Fuel, 12 Spielman Rd, Fairfield, NJ 07004-3404
517548124 Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
517548127 Linebarger Goggan Blair & Sampson LLP, PO Box 702118, San Antonio, TX 78270-2118
517548131 MTA Bridges & Tunnels, PO Box 15186, Albany, NY 12212-5186
517548132 MTA Bridges and Tunnels, Violations Prossing Ctr, PO Box 15186, Albany, NY 12212-5186
517548128 Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
517548136 NYC Department of Finance, Church Street Station, PO Box 3600, New York, NY 10008-3600
517548137 NYC Dept of Finance Parking Violations, Church Street Station, PO Box 3600, New York, NY 10008-3600
517548138 NYS Dept of Motor Vehicles, PO Box 2950, Albany, NY 12220-0950
517548134 New Jersey Turnpike Authority, NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971
517548135 New York Thway - Violations Processing, PO Box 15186, Albany, NY 12212-5186
517548139 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
517548140 Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517548141 Pressler, Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
517548142 Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153
517548143 Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517548145 Robert J Triffin, 5131 Township Line Rd, Drexel Hill, PA 19026-4813
517548146 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
517548147 The Port Authority NY&NJ Tolls by Mail, PO Box 15183, Albany, NY 12212-5183
517548148 The Port Authority of NY & NJ, Violations processing Center, PO Box 15186, Albany, NY 12212-5186
517548149 +The Provident Bank, 830 Bergen Ave, Jersey City, NJ 07306-4599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 20 2018 23:41:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 20 2018 23:41:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: ATLASACQU.COM Aug 21 2018 03:03:00 ATLAS ACQUISITIONS LLC, 294 Union St., Attn: Avi Schild, Hackensack, NJ 07601-4303
cr +EDI: RMSC.COM Aug 21 2018 03:04:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517614259 +EDI: ATLASACQU.COM Aug 21 2018 03:03:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517548107 EDI: CAPITALONE.COM Aug 21 2018 03:04:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517548106 EDI: CAPITALONE.COM Aug 21 2018 03:04:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517548110 EDI: CONVERGENT.COM Aug 21 2018 03:04:00 Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4975
517548114 EDI: NAVIENTFKASMDOE.COM Aug 21 2018 03:04:00 Dept of Ed / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635
517548115 EDI: NAVIENTFKASMDOE.COM Aug 21 2018 03:04:00 Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517548117 EDI: BLUESTEM Aug 21 2018 03:04:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517548118 EDI: PHINGENESIS Aug 21 2018 03:03:00 Genesis Bc/Celtic Bank, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
517548122 EDI: HFC.COM Aug 21 2018 03:04:00 HSBC Card service, PO Box 17051, Baltimore, MD 21297-1051
517548123 EDI: HFC.COM Aug 21 2018 03:04:00 HSBC Card services, PO Box 5250, Carol Stream, IL 60197-5250
517548120 +E-mail/Text: lori.rudolph@atlanticehealth.org Aug 20 2018 23:41:53 Hackettstown Regional Med Ctr, 651 Willow Grove St, Hackettstown, NJ 07840-1797
517548126 EDI: HY11.COM Aug 21 2018 03:03:00 Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
517548125 EDI: HY11.COM Aug 21 2018 03:03:00 Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA 92728-0809
517548130 EDI: MID8.COM Aug 21 2018 03:03:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517548129 EDI: MID8.COM Aug 21 2018 03:03:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517548133 EDI: NAVIENTFKASMSERV.COM Aug 21 2018 03:03:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635

517548144 +EDI: RMCB.COM Aug 21 2018 03:03:00 RMCB, 4 Westchester Plz Ste 110,
Elmsford, NY 10523-3835

517549314 +EDI: RMSC.COM Aug 21 2018 03:04:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

517548151 +E-mail/Text: bankruptcydepartment@tsico.com Aug 20 2018 23:42:18 Transworld Systems INC,
5626 Frantz Rd, Dublin, OH 43017-2590

517548150 E-mail/Text: bankruptcydepartment@tsico.com Aug 20 2018 23:42:18 Transworld Systems INC,
PO Box 15110, Wilmington, DE 19850-5110

517548153 E-mail/Text: External.Collections@phoenix.edu Aug 20 2018 23:42:15 University of Phoenix,
1625 W Fountainhead Pkwy, Tempe, AZ 85282-2371

517548152 +E-mail/Text: External.Collections@phoenix.edu Aug 20 2018 23:42:15 University of Phoenix,
4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

517548154 EDI: BLUESTEM Aug 21 2018 03:04:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

517548155 EDI: WFFC.COM Aug 21 2018 03:03:00 Wells Fargo Home Mortgage, PO Box 11701,
Newark, NJ 07101-4701

517548156 EDI: WFNBN.COM Aug 21 2018 03:03:00 World Financial Capital Bank, PO Box 183043,
Columbus, OH 43218-3043

517548157 EDI: WFNBN.COM Aug 21 2018 03:03:00 World Financial Network National Bank, PO Box 182125,
Columbus, OH 43218-2125

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517548769 11 VERIZON
517548771 James Lesczynski
517548788 PSE G

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2018 at the address(es) listed below:

Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Kevin B. Zazzera on behalf of Debtor Margaret M.. Farina kzazz007@yahoo.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3